

B91 (Official Form 91) (Chapter 13 Case) (12/12)

Case Number **14-70081-hdh13**

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/17/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Beverly Jean Ballard
1220 Gladiolus St
Wichita Falls, TX 76301

Case Number:
14-70081-hdh13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-9597

Attorney for Debtor(s) (name and address):

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Walter 12,13 Ocheskey
6308 Iola Avenue
Lubbock, TX 79424
Telephone number: 806-748-1980

Meeting of Creditors

Date: **April 25, 2014**

Time: **11:00 AM**

Location: **US Courthouse, Room 208, 10th & Lamar St., Wichita Falls, TX 76301**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **7/24/14**

For a governmental unit (except as otherwise
provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242-1496
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 3/19/14

EXPLANATIONS**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscourts.gov) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Northern District of TexasIn re:
Beverly Jean Ballard
DebtorCase No. 14-70081-hdh
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0539-7

User: pbibbs
Form ID: b9iPage 1 of 2
Total Noticed: 25

Date Rcvd: Mar 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2014.

db +Beverly Jean Ballard, 1220 Gladiolus St, Wichita Falls, TX 76301-1709
 tr +Walter 12,13 Ocheskey, 6308 Iola Avenue, Lubbock, TX 79424-2735
 15983069 +Archer Direct LLC, 1521 Concord Pike, Wilmington, DE 19803-3642
 15983071 +Cash Max, 3117 Kemp Blvd, Wichita Falls, TX 76308-1829
 15983072 +Cashnet, Global Payday Utah, PO Box 571992, Murray Utah 84157-1992
 15983073 +Cbsa, Attn:Bankruptcy, PO Box 1929, Stillwater, OK 74076-1929
 15983077 +Executive Services, PO Box 2248, Wichita Falls, TX 76307-2248
 15983078 +Gold Star Finance, 927 Indiana Ave, Wichita Falls, Texas 76301-6714
 15983080 +Midwest Finance & Income Tax Svc, 3401 Kemp Ste M, Wichita Falls, TX 76308-1800
 15983083 +Progressive Debt Relief, 5703 Red Bug Lake Rd, Ste 283, Winter Springs, FL 32708-4969
 15983084 Reliant Energy, PO Box 4932, Houston, TX 77210-4932

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: legalmontejwhite.com Mar 19 2014 22:33:04 Monte J. White,
 Monte J. White & Associates, P.C., 1106 Brook Avenue, Hamilton Place,
 Wichita Falls, TX 76301
 15983068 +EDI: ACECASHXPRESS.COM Mar 19 2014 22:28:00 ACE Cash Express, 3605 Kemp Blvd,
 Wichita Falls, TX 76308-2113
 15983070 E-mail/Text: bankruptcy@directfinancialsolutions.com Mar 19 2014 22:34:14 Cash Central.Com,
 PO Box 6430, North Logan, UT 84341-6430
 15983074 +EDI: CMIGROUP.COM Mar 19 2014 22:18:00 Credit Management LLP, 4200 International Pkwy,
 Carrollton, TX 75007-1912
 15983075 EDI: ESSL.COM Mar 19 2014 22:28:00 Dish Network, PO Box 7203, Pasadena, CA 91109-7303
 15983076 +E-mail/Text: bknotice@ercollections.com Mar 19 2014 22:33:54 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 15983079 EDI: IRS.COM Mar 19 2014 22:28:00 IRS Special Procedures, 1100 Commerce St., Room 951,
 Mail Stop 5029 DAL, Dallas, TX 75246
 15983081 +E-mail/Text: bankruptcydepartment@ncogroup.com Mar 19 2014 22:34:01 NCO Finance-09,
 Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
 15983082 +E-mail/Text: rjuarez@pfccollects.com Mar 19 2014 22:34:27 Professional Finance C,
 5754 W 11th St Ste 100, Greeley, CO 80634-4811
 15983085 +E-mail/Text: bankruptcy@sw-credit.com Mar 19 2014 22:33:52 Southwest Credit System,
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
 15983086 EDI: BLUECHIP.COM Mar 19 2014 22:28:00 Spotloan, PO Box 927, Palatine, IL 60078-0927
 15983087 +EDI: WTRNBANK.COM Mar 19 2014 22:28:00 Target National Bank, Po Box 673,
 Minneapolis, MN 55440-0673
 15983088 +E-mail/PDF: bk@worldacceptance.com Mar 19 2014 22:42:06 World Finance, 928 Indiana,
 Wichita Falls, TX 76301-6789
 15983089 +E-mail/PDF: bk@worldacceptance.com Mar 19 2014 22:42:06 World Finance Corp, PO Box 6429,
 Greenville, SC 29606-6429

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15984631* +ACE Cash Express, 3605 Kemp Blvd, Wichita Falls, TX 76308-2113
 15984632* +Archer Direct LLC, 1521 Concord Pike, Wilmington, DE 19803-3642
 15984633* Cash Central.Com, PO Box 6430, North Logan, UT 84341-6430
 15984634* +Cash Max, 3117 Kemp Blvd, Wichita Falls, TX 76308-1829
 15984635* +Cashnet, Global Payday Utah, PO Box 571992, Murray Utah 84157-1992
 15984636* +Cbsa, Attn:Bankruptcy, PO Box 1929, Stillwater, OK 74076-1929
 15984637* +Credit Management LLP, 4200 International Pkwy, Carrollton, TX 75007-1912
 15984638* Dish Network, PO Box 7203, Pasadena, CA 91109-7303
 15984639* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,
 Jacksonville, FL 32256-7412
 15984640* +Executive Services, PO Box 2248, Wichita Falls, TX 76307-2248
 15984641* +Gold Star Finance, 927 Indiana Ave, Wichita Falls, Texas 76301-6714
 15984642* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS Special Procedures, 1100 Commerce St., Room 951,
 Mail Stop 5029 DAL, Dallas, TX 75246)
 15984643* +Midwest Finance & Income Tax Svc, 3401 Kemp Ste M, Wichita Falls, TX 76308-1800
 15984644* +NCO Finance-09, Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
 15984645* +Professional Finance C, 5754 W 11th St Ste 100, Greeley, CO 80634-4811
 15984646* +Progressive Debt Relief, 5703 Red Bug Lake Rd, Ste 283, Winter Springs, FL 32708-4969
 15984647* Reliant Energy, PO Box 4932, Houston, TX 77210-4932
 15984648* +Southwest Credit System, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
 15984649* Spotloan, PO Box 927, Palatine, IL 60078-0927
 15984650* +Target National Bank, Po Box 673, Minneapolis, MN 55440-0673
 15984651* +World Finance, 928 Indiana, Wichita Falls, TX 76301-6789
 15984652* +World Finance Corp, PO Box 6429, Greenville, SC 29606-6429

TOTALS: 0, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0539-7

User: pbibbs
Form ID: b9i

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Total Noticed: 25

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2014 at the address(es) listed below:

Monte J. White on behalf of Debtor Beverly Jean Ballard legal@montejwhite.com,
mjwhiteoffice@gmail.com/michelle@blackandwhitelaw.com
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
Walter 12,13 OCheskey cmecf@chl3-12westtex.org, ecfcx@ost-wtx.org,ost.cmecf@gmail.com
TOTAL: 3